## Case 16-16197-jkf Doc 59 Filed 01/12/18 Entered 01/12/18 11:30:18 Desc Main Document Page 1 of 2

Debtor 1 Arcy E Crute    Debtor 2   (Spouse, If Fing)   A amplement developed date:   MM / DD / YYYY      Official Form 106J   Schedule J: Your Expenses   12/15     Schedule J: Your Expenses   12/15     Dea a complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct number (if known). Answer every question.    Schedule J: Your Expenses   12/15     Dea accomplete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct number (if known). Answer every question.    Soil J: Set his a joint case?   No	Fill	in this inform	ation to identify y	our case:					
Debtor 2 (Spower, if thing)  United States Bankruptory Court for the:  EASTERN DISTRICT OF PENNSYLVANIA  Official Form 106J  Schedule J: Your Expenses  Be an complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case uninter (I known). Answer entry question.  Is this a plot case?  No. Go to line 2.  So Do you have dependents?  Do not list Debtor 1 and Debtor 2.  Do you have dependents?  Do not state the dependents names.  Son  15  Son  Dependent's relationship to Debtor 1 or Debtor 1 or Debtor 1 or Debtor 2.  Son  15  Son  16  Yes  Son  17  Yes  Son  17  Yes  Son  18  The response include expenses include expenses include expenses of people other than your septement of a date after the bankruptory is filed. If this is a supplemental Schodule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  Official Form 106J  A supplement showing postpetition chapter 12/15  MM / DD / YYYY  A supplement showing postpetition chapter 12/15  Dependents are equally responsible for supplying correct information for a post of the following date:  Son  16  Dependent's relationship to Debtor 2.  Dependent's relationship to Debtor 2.  Son  17  Son  18  Dependent's relationship to Debtor 2.  Son  19  Dependent's relationship to Debtor 2.  So							! <b>O</b> b.		
Debtor 2   Development showing postpetition chapter   13 expenses as of the following date:   MM / DD / YYYY			AICY L CIUI	<del>-</del>			Gne		
13 expenses as of the following date:	1							•	ving postpetition chapter
Case number 16-16-197    Common	(Sp	ouse, if filing)					the following date:		
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more species exceeded, attach a nother sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part II Describe Your Household  Is this alpha to asset in the possibility of the possibi	Ųni	ted States Ban	kruptcy Court for the	EASTE	RN DISTRICT OF PENNS	SYLVANIA		MM / DD / YYYY	
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more espace is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question.  Part I. Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2.  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do not list Debtor 1 and Yes.  Do not list Debtor 1 and Debtor 2.  Son 15 Personal Yes.  Son 15 Personal Yes.  Son 15 Personal Yes.  Son 15 Personal Yes.  No.  Yes.  Son 15 Personal Yes.  No.  Yes.  Son 15 Personal Yes.  No.  Yes.  No.  Yes.  No.  Yes.  The control of the thirty out?  No.  Yes.  Son 15 Personal Yes.  No.  Y	Ças	se number 1	6-16197						
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Port   Describe Your Household	(If k	(nown)			<del></del>				
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Port   Describe Your Household	0	fficial Fo	orm 106.I						
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct number (if known). Answer every question.    The time of pace is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    No. Go to line 2.   Yes. Describe Your Household		·	<del>_</del> <u> </u>	 Evna:		·			
number (if known). Answer every question.    No	Be	as complete	and accurate as	Exper	ISES	- E-11 - 4 - 11 - 1	· · ·		12/15
Sat 1   Describe Your Household   Sat his a joint case   No. Go to line 2.		omination, if i	nois space is the	cucu, au	ich another sneet to this	re ming together, bo form. On the top of	th are equant	ually responsible fo ional pages, write v	r supplying correct
No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   No   Yes. Debtor 2 must file Official Form 106J-2. Expenses for Separate Household of Debtor 2.	nui	mber (if knov	vn). Answer eve	ry questio	n.			ona pagao, wite y	our haine and case
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Son  14  Yes.  Son  15  Yes.  No  Yes  No  No  Yes  No  Yes  No  No  Yes  No  No  Yes  No  No  No  Yes  No  No  No  Yes  No  No  No  No  No  No  No  No  No  N	Par			hold					
Son 15 Pyes  Best and your expenses include expenses of a date after the bankruptcy listing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4. Real estate taxes  4. Property, homeowner's, or renter's insurance  4. Property, homeowner's, or renter's insurance  4. Homeowner's association or condominium dues  4. S 0.00  150  150  150  160  160  170  160  170  180  180  180  180  180  180  18	1.	Is this a joi	nt case?						
No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.    Do you have dependents?						!			
□ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? □ No Do not list Debtor 1 and Debtor 2.  Do not list Debtor 1 and Debtor 2.  Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Do not state the dependents names.  Son 14 □ Yes. □ No				in a separ	ate household?				
2. Do you have dependents?			3.7	st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate Housel	hold of Del	otor 2	
Debtor 2.  Do not state the dependents names.  Son 14	2.				,	,			
Do not state the dependents names.  Son 14  Yes  Son 15  Yes  No  No  Son 15  Yes  No  No  Yes  3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of adta after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  (Official Form 106I.)  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. S 395.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues			Debtor 1 and		Debtor 1 or Debtor 2		age	live with you?	
Son   14   Yes   No   No   No   No   No   No   No   N		Do not state	the				40.65/ 63/67/		3 Table 2012 St. 1880
Son  15  Yes  No  No  Yes  No  Yes  No  Yes  Son  15  Yes  No  Yes  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  15  Your expenses  15  No  Yes  No  Your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses so fa date after the bankruptcy is filled. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$  95.00  15 not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  150.00  160.00  17  180.00  19						Son		14	
3. Do your expenses include expenses of people other than yourself and your dependents?    Settimate Your Ongoing Monthly Expenses		(V	•	:				,	. •••
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2						Son	_	15	■ Yes
3. Do your expenses include expenses of people other than yourself and your dependents? Yes  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence, Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4d. Homeowner's association or condominium dues							-		□ No
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4d. Homeowner's association or condominium dues		•							
Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4d. \$ 0.00  150.00									
expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 395.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. \$ 0.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  150.00  160	3.	Do your ex	penses include		No			-	Ll Yes
Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. \$  0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues		expenses of	of people other th	nan 🗂	· -=				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  150.00  160.00		yourself an	a your aepenaei	nts? —	100				
Applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4. \$ 395.00  If not included in line 4:  4. Real estate taxes  4. \$ 0.00  4. Property, homeowner's, or renter's insurance  4. \$ 0.00  4. Home maintenance, repair, and upkeep expenses  4. \$ 0.00		t 2: Estin	nate Your Ongoir	ng Monthi	y Expenses				
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 395.00  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00	exp	enses as or	a date after the t	our bankri oankruptc	uptcy filing date unless y y is filed. If this is a supp	ou are using this for demental Schedule	rm as a su J, check t	ipplement in a Char he box at the top of	pter 13 case to report the form and fill in the
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 395.00  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00  4d. Homeowner's association or condominium dues 4d. \$ 0.00	Inci	lude evneres	se naid for with -	non-caeb	novernment cocietars.	Fyou know	55945		
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 395.00  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Homeowner's association or condominium dues 4d. \$ 0.00	the	value of suc	h assistance and	d have inc	sluded it on Schedule I: Y	our income			
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  150.00  4d. Homeowner's association or condominium dues	(Off	ficial Form 1	061.)		•			Your expe	nses
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  150.00  4d. Homeowner's association or condominium dues	1	The sentel		him			87000000		+100.0511
4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4c. \$  150.00  4d. \$  0.00	4.	payments and any rent for the ground or lot.				nclude first mortgage	4. 3	<u> </u>	395.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  150.00  4d. \$  0.00		If not include	ded in line 4:						•
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  150.00  4d. \$  0.00		4a. Real	estate taxes				4a. \$	6	0.00
4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 150.00 0.00									
						•	4c. S	\$	
	5.					man manifest to a	4d. 5		0.00

	. Case num	iber (if known)	16-16197
ities:			
Electricity, heat, natural gas	fа	\$	400.00
· · · · · · · · · · · · · · · · · · ·		·	
			165.00
		· -	462.00
		·	0.00
		· — —	1,100.00
		·	50.00
		·	300.00
		· —	150.00
	11.	\$	200.00
ISPORTATION. Include gas, maintenance, bus or train fare.	. 12	¢	240.00
ertainment clubs recreation newspapers magazines and books			
ritable contributions and religious densitions	•	·	85.00
	14.	\$	100.00
	4 E =	<b>ው</b>	
		·	0.00
			0.00
		,	275.00
· ·	15d.	\$	0.00
:s. Do not include taxes deducted from your pay or included in lines 4 or 20.			<del></del>
•	16.	<b>*</b>	0.00
	17-	œ ·	488.84
		·	439.00
			0.00
		·	125.00
		<b>*</b>	0.00
r payments of almony, maintenance, and support that you did not report	tas	\$	0.00
are payments you make to support others who do not live with you	or)		
	10	Ψ	0.00
	chadula I: V	ur Incomo	
Mortgages on other property			0.00
Real estate taxes			0.00
			0.00
		·	0.00
		·	0.00
			0.00
n. opeony.	21.	+\$	0.00
ulate your monthly expenses			
Add lines 4 through 21.		\$	4,636.00
Copy line 22 (monthly expenses for Debtor 2), if any; from Official Form 106.I-	-2	\$	7,000.00
	_	e	4 000 00
The mid and allo. The result is your monthly expenses.		<sup>*</sup> ——	4,636.00
ulate your monthly net income.			
Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,057.84
Copy your monthly expenses from line 22c above.			4,636.00
		·	7,000.00
Subtract your monthly expenses from your monthly income.			
The result is your monthly net income.	23c.	\$	421.84
ou expect an increase or decrease in your expenses within the year after	r you file this	form?	
xample, do you expect to finish paying for your car loan within the year or do you expect y	r you file this your mortgage p	form? payment to increa	ase or decrease because of a
<b>You expect an increase or decrease in your expenses within the year after</b> xample, do you expect to finish paying for your car loan within the year or do you expect you to the terms of your mortgage?  O.	r you file this your mortgage p	form? payment to increa	ase or decrease because of a
	Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: d and housekeeping supplies dcare and children's education costs thing, laundry, and dry cleaning sonal care products and services lical and dental expenses resportation. Include gas, maintenance, bus or train fare. Tot include car payments. Tertainment, clubs, recreation, newspapers, magazines, and books ritable contributions and religious donations trance. The insurance deducted from your pay or included in lines 4 or 20. The insurance Health insurance Health insurance Vehicle insurance. Specify: The specify: The payments for Vehicle 1 Car payments for Vehicle 1 Car payments for Vehicle 2 Other. Specify: The payments of allimony, maintenance, and support that you did not report outed from your pay or line 5, Schedule 1, Your Income (Official Form 10th or payments on your pay on line 5, Schedule 1, Your Income (Official Form 10th or payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The payments you make to support others who do not live with you. The property expenses not included in lines 4 or 5 of this form 10 or your payments you make to support your more your pay or line you	Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: 6d. d and housekeeping supplies dicare and children's education costs thing, laundry, and dry cleaning sonal care products and services (icial and dental expenses supportation, Include gas, maintenance, bus or train fare. Internation, Include gas, maintenance, and support included in lines 4 or 20. Internation, Include insurance Internation, Include taxes deducted from your pay or included in lines 4 or 20. Internation, Include taxes deducted from your pay or included in lines 4 or 20. Internation, Include insurance, Included in lines 4 or 20. Internation, Include insurance, Included in lines 4 or 20. Internation, Include Included Includ	Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: d and housekeeping supplies dcare and children's education costs thing, laundry, and dry cleaning sonal care products and services licial and dental expenses resportation. Include gas, maintenance, bus or train fare. Include car payments. It is ritable contributions and religious donations rarace. Include insurance deducted from your pay or included in lines 4 or 20. Life insurance Vehicle insurance deducted from your pay or included in lines 4 or 20. Life insurance. Vehicle insurance Specify: Sep. Do not include taxes deducted from your pay or included in lines 4 or 20. Cify: Include insurance specify: Sep. Do not include taxes deducted from your pay or included in lines 4 or 20. Cify: Include insurance specify: Included in lines 4 or 20. Include insurance specify: Include specific specific specific specific specific specific specific sp